WHAT IS CLAIMED IS:

1. A method of public access computing comprising:

providing a computer system; and

permitting a user access to at least one of a software application and an input/output device of the computer system only after payment authorization has been obtained for the user.

2. The method of claim 1 wherein the using step further comprises:

displaying a screen saver on a monitor of the computer system for preventing access to the software applications until payment authorization for a user is received through an electronic payment mechanism.

3. The method of claim 2 wherein the displaying step further comprises:

displaying icons representing the software applications available in the computer system;

displaying information regarding prices for using the computer system; and

displaying demonstrations of the software applications.

4. The method of claim 1 wherein the permitting step further comprises:

displaying a desktop user interface on a monitor of the computer system to permit access to the at least one software application and input/output devices.

5. The method of claim 4 wherein the displaying step further comprises:

providing activatable keyword functions for each software application and input/output device including at least one of a word

12

processor function, spreadsheet function, presentation function, application service provider function, printer function, scanner function, copier function, facsimile function, and digital sender function.

6. The method of claim 1 and further comprising:

tracking use of the computer system for billing purposes including at least one of the following parameters:

time of use of the computer system;

time of use for each software application;

time of use of each peripheral input/output device;

quantity of job requests to each peripheral input/output device; and

quantity of each item produced by each peripheral input/output device.

7. The method of claim 6 wherein the tracking step further comprises:

counting requests to peripheral input/output devices; and

calculating the total cost to the user including time of use for the computer system and the number of input/output requests.

8. The method of claim 1 wherein the permitting step further comprises:

obtaining authorization from a financial services database for electronically charging a user's credit card or bank-issued debit card.

9. The method of claim 1 wherein the using step further comprises:

locking the computer system with a screen saver to prevent its use when no authorization for use of the computer system is present; and

unlocking the computer system for use of the software application and the input/output device by displaying a desktop display upon a user

receiving payment authorization through the electronic payment mechanism.

10.   The method of claim 1 and further comprising:

providing the input/output devices as at least one of a scanner, a printer, a facsimile machine, and a copier, each being configured for conveying input and output from the computer system.

11.   A method of selective public access computing comprising:

providing a computer system with at least one software application;

displaying a user interface on a display of the computer system including a representation of the at least one software application of the computer system while preventing access to the at least one software application;

obtaining electronic payment authorization for a financial instrument;

permitting access to the at least one software application based on payment authorization;

tracking use of the computer system including the software application and input/output devices of the computer system;

charging the financial instrument with a fee based on the tracking step; and

terminating access to the at least one software application upon notification from the user.

12.   A selective access computer system comprising:

a computing workstation having at least one software application; and

a selective access mechanism for obtaining electronic payment authorization for a user's financial instrument and for permitting

selective access to the computer workstation upon payment authorization for the user.

13.   The computer system of claim 12 wherein the selective access mechanism includes:

a credit card and bank-issued debit card reader connected to the computing workstation for obtaining payment authorization; and

a resource tracker configured for determining an amount to be charged to the user based on at least one of a total amount of time that the computer system is used and a number of requests to input/output devices connected to the computer workstation.

14.   The computer system of claim 12 wherein the computer workstation further comprises:

a program monitor configured for permitting selection of the at least one software application; and

a peripheral input/output monitor configured for permitting selection of at least one input/output device.

15.   The computer system of claim 12 wherein the selective access mechanism further comprises:

a screen saver configured for appearing on a display of the computing workstation to prevent access to the computing workstation until payment authorization is received.

16.   A computer access system comprising:

an electronic payment mechanism for obtaining electronic payment authorization for a financial instrument;

a controller in communication with the electronic payment mechanism and configured for connection to a computer system and for permitting selective access to the computer system based on payment authorization through the electronic payment mechanism.

17.   The computer access system of claim 16 wherein the electronic payment mechanism further comprises:

a financial instrument reader configured for electronically reading financial instruments including credit cards and debit cards.

18.   A selective access computer system comprises:

an electronic payment mechanism configured for obtaining electronic payment authorization for a user's financial instrument;

at least one input/output device;

a computer workstation including:

at least one software application; and

a resource tracker for determining a cost of using the computer system based on an amount of time of use and quantity of use of software applications and input/output devices; and

a user interface configured for permitting access to at least one of the software application and the input/output devices only upon payment authorization through the electronic payment mechanism.

19.   A computer-readable medium having computer-executable instructions for performing a method of permitting selective computer system access, the method comprising:

providing a computer system; and

permitting access to at least one of a software application and an input/output device of the computer system only after payment authorization has been obtained for the user.

20.   A computer user interface comprising:

a screen saver display configured for appearing on a monitor of a computer system when a user is not financially authorized to use the computer system and configured for preventing use of the computer system; and

a desktop display configured for appearing on a monitor of a computer system when a user is financially authorized to use the computer system and configured to permit access to and operation of the computer system.